

REMARKS

Applicants thank the Examiner for the consideration given the present application.

Claims 1, 2, 11, and 14-25 are pending, of which claims 1 and 11 are independent, and claims 19-25 are added.

Objection to claims 17 and 18

Claims 17 and 18, which are objected to as containing informalities, are amended to address the issues noted on page 2 of the Office Action. Withdrawal of the objection is, therefore, respectfully requested.

Rejection under 35 U.S.C. §112, second paragraph

Claim 1, which is rejected under 35 U.S.C. §112, second paragraph, as being indefinite, is amended to provide antecedent basis for the term "first system." Withdrawal of the rejection is, therefore, respectfully requested.

Rejections under 35 U.S.C. §103(a)

Claims 1, 2, 11, 14, 15, 17, and 18 are rejected as being unpatentable under 35 U.S.C. §103(a) over Bednar et al. (U.S. 5,832,460) in view of Kitchen et al. (U.S. 6,289,322).

Reconsideration of this rejection is respectfully requested in view of the following comments:

The present invention is directed to a method and system for managing transactions between a buyer (1), financial institutions (13, 15 and 17) and suppliers (5). The buyer (1) can collectively manage information related to different types of commercial transactions. A calendar server (25) supplies a calendar screen to a buyer system (3). This calendar GUI screen has electronic invoices issued by a supplier system (7) that are sent to the buyer (1), and electronic deposit/withdrawal detailed statement of the buyer's deposit account issued by a banking system (13) placed in the spaces for the relevant dates of the calendar GUI screen. When the buyer (1) selects and approves any invoice on the calendar GUI screen, an instruction to pay the invoice is automatically sent to the banking system (13). The calendar server (25) further manages the status of each invoice ("opened", "payment request in progress", "paid"), and notifies the supplier system (7) and banking system (13) of this invoice status. The calendar server (25) also receives news, such as advertisements, from the supplier system (7) and banking system (13), and selects news based on the buyer's consumption trends, and places this news in the spaces on the calendar GUI screen that pertain to dates that slightly precede dates on which buyer consumption has occurred.

The purpose of “reconcile” in the present invention is *completely different* from the purpose of “reconcile” in Bednar. In Bednar, the invoice is reconciled *before* the amount billed of the invoice has entered supplier’s bank account. On the other hand, the invoice is reconciled *after* amount billed has entered supplier’s bank account. The buyer may request to cancel the approval after approving the invoice. According to the present invention, it is possible to reconcile only the invoice payment instruction of which was not canceled, because the reconciling is performed using the invoice ID in the deposit/withdrawal detailed statement from the supplier’s bank which has deposited the amount billed of the invoice into the supplier’s bank account.

The feature of the present invention is *not simply using the invoice ID* (a unique identification code), but *is a sequence of process so as to reconcile (specify) the invoice amount billed of which has entered the supplier’s account*. Specifically, the sequence of process comprises following:

- (1) the server or the buyer system creates automatically a transfer request telegraphic message *having the invoice ID written on the invoice* which is approved by buyer and transmits the message to the buyer’s bank;
- (2) the *buyer’s bank sends, to the supplier’s bank*, amount billed of the approved invoice and *the invoice ID in the transfer request telegraphic message*; and

(3) the supplier's bank transmits, to the server or the supplier system, an electronic deposit/withdrawal detailed statement *having the invoice ID which receives from the buyer's bank.*

According to the sequence of process, the supplier system or the server enables to reconcile (specify) the invoice amount billed of which has entered the supplier's account, *by using the invoice ID in the electronic deposit/withdrawal detailed statement from the supplier's bank.*

Contrary to the assertion in the Office Action, one of ordinary skill in the art would not have found it obvious to track the bill after receiving payment instructions from buyer in Bednar, because the server (electronic bill presenter 200) has reconciled the invoice *when receiving payment instructions from buyer.* Accordingly, it is not necessary to not bother to track the bill after receiving payment instructions from buyer in Bednar. In addition, the invoice ID may be generally used for identifying the invoice, however, it is impossible to conduct to make the invoice ID *written by the supplier return to the supplier or the server* through the buyer's bank and the supplier's bank, if the person skilled in the art combines Bednar and Kitchen.

Key differences between the present invention and Bednar are outlined in the chart below:

	Bednar	The present invention
1.	The server (the electronic bill presenter 200) reconciles an invoice <i>when receiving payment instructions from buyer (bill payers 102).</i> See columns 2 and 3; FIG.	The supplier system or the server enables to reconcile an invoice <i>when receiving the electronic deposit/ withdrawal detailed statement having a unique identification</i>

	<p>2, especially 203 and 207.</p> <p>In other words, the reconciled invoice is only an invoice which is approved by the buyer. In Brief, the invoice is reconciled before amount billed has entered supplier's bank account.</p>	<p>code (here-inafter "invoice ID").</p> <p>In other words, the reconciled invoice is an invoice which is approved by the buyer and amount billed of which has entered supplier's bank account. In Brief, the invoice is reconciled after amount billed has entered supplier's bank account.</p>
2.	<p>Bednar discloses that the server sends a message to the buyer's bank, the buyer's bank sends amount billed to the supplier's bank, and the supplier's bank sends a payment notification to the supplier. See columns 2 and 3; FIG. 2, especially, 204, 205, 206.</p> <p>However, Bednar does not disclose or suggest that the message (204), payment (205), and the payment notification (206) has the invoice ID.</p>	<p>The server or the buyer system creates automatically a transfer request telegraphic message having the invoice ID written on the invoice which is approved by buyer and transmits the message to the buyer's bank.</p> <p>Further, the buyer's bank sends amount billed and the invoice ID in the transfer request telegraphic message to the supplier's bank.</p> <p>Further, the supplier's bank transmits, to the server or the supplier system, an electronic deposit/withdrawal detailed statement having the invoice ID which receives from the buyer's bank..</p>

For at least these reasons, Bednar and Kitchen do not render obvious the subject matter of Applicants' independent claims 1 and 11, which are allowable. Claims 2, 14-25 are also allowable due to their dependence on allowable independent claims 1 and 11, as well as for the additional limitations provided by these claims. Accordingly, withdrawal is requested of the rejection of claims 1, 2, 11, 14, 15, 17, and 18 as being unpatentable over Bednar in view of Kitchen.

Claim 16 is rejected under 35 U.S.C. §103(a) as being unpatentable over Kitchen in view of Bednar and the *Quicken v. Money* article. As explained, Kitchen and Bednar do not disclose or suggest the subject matter of Applicants' allowable independent claim 1. Claim 16 depends from claim 1 and is allowable due to its dependence on this allowable independent claim, as well as for the additional limitations provided thereby. Accordingly, reconsideration and withdrawal of the rejection are respectfully requested.

Summary of the Applicant's Argument

The feature of the present invention is how to make the supplier system of the server be able to specify the electronic invoice, the amount of which has been deposited into the bank account of the supplier.

The Examiner took the position that Bender may not be on point in the unique identification code, but Kitchen was on point. However, this does not matter when the feature of the present invention is, as mentioned above, is taken into consideration. Further, it is no matter whether there are any differences between the unique identification code of the present invention and the invoice number of the prior art.

Added Claims

Claims 19-25 are added to provide Applicants with the coverage to which they are deemed entitled. Claims 19 and 20, which depend respectively from independent claims 1 and

11, specify that wherein the server system manages the status of each electronic invoice as opened, payment request in progress, and paid, and notifies the supplier system, the buyer system and the finance system of the electronic invoice status using the unique identification code. In addition, dependent claims are added that correspond to the original dependent server claims. Specifically, added claim 21 corresponds to claim 2, while claims 22-25 correspond respectively to claims 14-17. Since the original claims to which the added claims correspond are allowable, the added server claims are also allowable.

Conclusion

In view of the aforementioned amendments and accompanying remarks, claims, as amended, are in condition for allowance, which action, at an early date, is requested.

If, for any reason, it is felt that this application is not now in condition for allowance, the Examiner is requested to contact the applicants undersigned attorney at the telephone number indicated below to arrange for an interview to expedite the disposition of this case.

In the event that this paper is not timely filed, the applicants respectfully petition for an appropriate extension of time. Please charge any fees for such an extension of time and any other fees which may be due with respect to this paper, to Deposit Account No. 01-2340.

Respectfully submitted,

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Enclosures: Petition for Extension of Time